

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, Mark Martin and Tina Martin executed a Deed of Trust to Ronald M. Kirk, Trustee, to secure BankPlus, dated April 19, 2002, which deed of trust is recorded in Book 1493 at page 56 in the records in the office of the Chancery Clerk of Desoto County, Mississippi; and,

WHEREAS, by instrument dated June 22, 2004, and recorded in Book 2016 at Page 0182 in the records in the office of the Chancery Clerk of Desoto County, Mississippi, BankPlus did substitute Don A. McGraw, Jr., as Trustee in the place of and instead of Ronald M. Kirk, and

WHEREAS, default was made in the payments and covenants contained in the said Deed of Trust and the entire debt secured thereby having been declared to be due and payable and the holder of the indebtedness and Deed of Trust did require the undersigned Substituted Trustee to execute the trust; and,

WHEREAS, I, Don A. McGraw, Jr., the undersigned, as Substituted Trustee, did execute the trust therein contained by posting a notice of the Substituted Trustee's Sale at the Bulletin Board at the East entrance to the Desoto County Courthouse located at 2535 Highway 51, Hernando, Desoto County, Mississippi, and caused publication of said Notice to be made in The Desoto Times, a newspaper within the meaning of the statute, published in the City of Hernando, Mississippi, and having a general circulation in Desoto County, Mississippi, in the issues of July 27, 2004, August 3, 2004, August 10, 2004 and August 17, 2004, which said Notice called for the sale by the undersigned Substituted Trustee on the 20th day of August, 2004, within legal hours at the East entrance to the Desoto County Courthouse located at 2535 Highway 51, Hernando, Desoto County, Mississippi to the highest and best bidder for cash the property described in said Deed of Trust; and,

WHEREAS, the date and hour set forth in the Notice did arrive, and on August 20, 2004, within the legal hours at the East entrance to the Desoto County Courthouse located at 2535 Highway 51, Hernando, Desoto County, Mississippi, I, the undersigned Don A. McGraw, Jr., Substituted Trustee, did offer for sale to the highest and best bidder for cash and hereinafter described property and the within named purchaser having bid the sum of One Hundred Thousand Dollars (\$100,000.00) was the highest and best bidder for cash for the purchase of the property described.

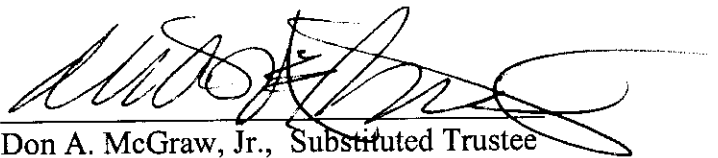
NOW, THEREFORE, FOR AND IN CONSIDERATION of the sum of One Hundred Thousand Dollars (\$100,000.00) cash in hand paid to me, I, Don A. McGraw, Jr., Substituted Trustee, do hereby sell and convey unto BankPlus, a Mississippi Banking Corporation, the following described property lying and being situated in Desoto County, Mississippi, to wit:

Lot 175, Section C, Fairfield Meadows, situated in Section 32, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 1, in the office of the Chancery Clerk of Desoto County, Mississippi

The undersigned Don A. McGraw, Jr., as Substituted Trustee, hereby conveys such title as is vested in him as such.

The proof of publication of the Notice of the Substituted Trustee's Sale published in The Desoto Times required by law is attached hereto as Exhibit "A".

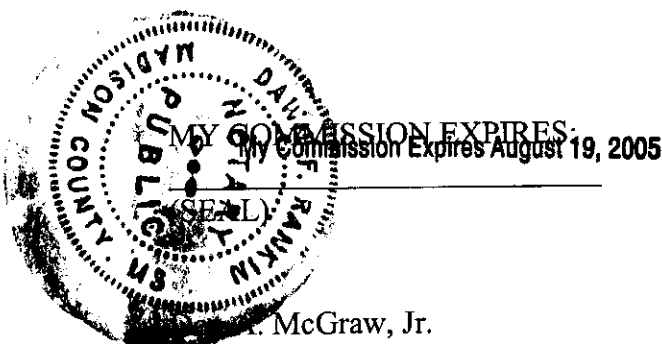
WITNESS MY SIGNATURE, on this the 20th day of August, 2004.


Don A. McGraw, Jr., Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF MADISON

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 20th day of August, 2004, within my jurisdiction, the within named Don A. McGraw, Jr., Substituted Trustee, who acknowledged that he executed the above and foregoing instrument in such representative capacity, he being first duly authorized so to do.


NOTARY PUBLIC



Don A. McGraw, Jr.
Montgomery McGraw
Collins & Rand, PLLC
3350 North Liberty Street
P. O. Box 1039
Canton, MS 39046
Phone: (601) 859-03616
948-0972

BankPlus
P. O. Box 668
Canton, MS 39046

Phone: (601) 859-1022

Aug 26 9 23 AM '04

BK 480 PG 566
J. F. DAVIS CH. CLK.

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, Mark Martin and Tina Martin executed a Deed of Trust to Ronald M. Kirk, Trustee, to secure BankPlus, dated April 19, 2002, which deed of trust is recorded in Book 1493 at page 56 in the records in the office of the Chancery Clerk of Desoto County, Mississippi; and,

WHEREAS, by instrument dated June 22, 2004, and recorded in Book 2016 at Page 0182 in the records in the office of the Chancery Clerk of Desoto County, Mississippi, BankPlus did substitute Don A. McGraw, Jr., as Trustee in the place of and instead of Ronald M. Kirk, and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth in said Deed of Trust and having been requested to do so by BankPlus, the legal holder of the indebtedness secured and described by said Deed of Trust, notice is hereby given that I, Don A. McGraw, Jr., Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder, for cash, within legal hours (being between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.) at the East entrance to the Desoto County Courthouse located at 2635 Highway 51, Hernando, Desoto County, Mississippi on the 20th day of August, 2004, the following described land and property, being the same land and property described in said Deed of Trust, and being situated in Desoto County, Mississippi, to wit:

Lot 175, Section C, Fairfield Meadows, situated in Section 32, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 1, in the office of the Chancery Clerk of Desoto County, Mississippi

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this the 9th day of July, 2004.

/s/ Don A. McGraw, Jr., Substituted Trustee

Montgomery McGraw
Collins & Rand, PLLC
Post Office Box 1039
Canton, Mississippi 39046
Phone: (601) 859-3618
(601) 855-6345
Publish:
07/27/04
08/03/04
08/10/04
08/17/04

Volume No. 109 on the 27 day of July, 2004

Volume No. 109 on the 3 day of Aug, 2004

Volume No. 109 on the 10 day of Aug, 2004

Volume No. 109 on the 17 day of Aug, 2004

Volume No. on the day of , 2004

Lisa Fuller

Sworn to and subscribed before me, this 17 day of Aug, 2004

BY Judith M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 354 words @ .12 \$ 42.48

B. 3 subsequent insertions of 1062 words @ .10 \$ 106.20

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 151.68

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

EXHIBIT 'A'